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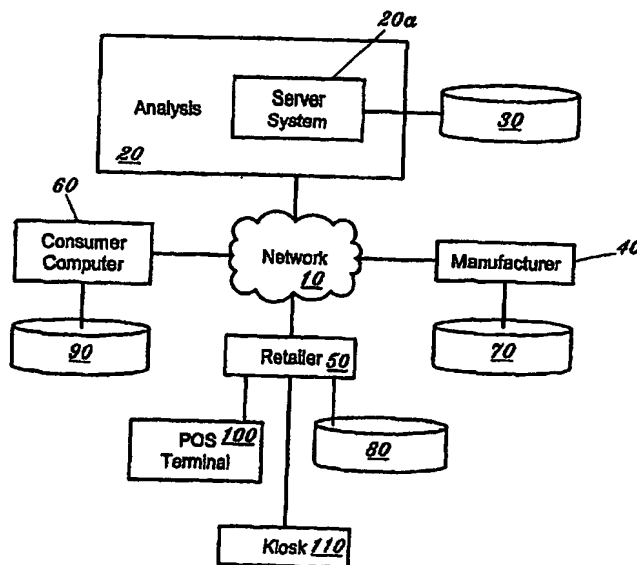
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[Continued on next page]

(54) Title: ASSUMED DEMOGRAPHICS, PREDICTED BEHAVIOUR, AND TARGETED INCENTIVES



(57) Abstract: A system and method for anticipating consumer behavior and determining transaction incentives for influencing consumer behavior comprises a computer system and associated database for determining cross time correlations between transaction behavior, for applying the function derived from the correlations to consumer records to predict future consumer behavior, and for deciding on transaction incentives to offer the consumers based upon their predicted behavior.

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